

# Health care system is burdened by small claims

**John Siminoff**  
Opinion Editor

Health care is one of the most controversial topics on the political horizon. People are lining up on both sides of the political fence to argue their individual ideas. Television is being inundated with commercials from every different interest group that has enough money to place a spot. Why? Because everyone in this country believes that if something isn't done soon to cut the costs of health care, there will be serious long-term repercussions.

I happen to believe they are right, but I also feel that most of the critics are heading in the wrong directions entirely (although there can be no doubt that cutting doctor's costs, legal fees, and other expenses would help.) Changes that need to be made must come from the very people who use the system.

Health care insurance must become just like most other types of insurance. Let me illustrate with an example. If you have home insurance and your house burns

down, you put in a claim. If your house is seriously damaged by vandals who break in while you are away on vacation, again, you would put in a claim. However, I would suspect that few people reading this article would put in a claim to their home insurance if a small pipe burst under the sink and it cost \$100 to fix it. What about if you had a piece of wallpaper that came down and you had to go to the local hardware store and reglue it to your wall? The same examples hold true for car insurance or almost any other major insurance people own. But with medical insurance, people expect all possible costs to be covered. Prescriptions, doctor visits, routine check-ups, just about everything is covered. Instead of people just paying for these small costs, and using insurance for truly catastrophic costs (broken limbs, surgery, long term care, etcetera), they want to have this sort of "total coverage." The problem, then, is one of economics.

Simply put, if insurance companies have to pay for every \$50 doctor visit, they must charge their

pool \$75 or \$80 to cover all of the paperwork, administrative costs, and a myriad of other small costs.

If these insignificant bills were paid directly, not only would it save money in a real and immediate way, it would also lessen health care costs for companies who provide their employees with coverage for unmanageable costs.

I believe that this waste is responsible for much of the trouble this country is in. These millions and millions of tiny yearly claims affect the ability of the system to protect against the catastrophic things that insurance has traditionally been designed to cope with.

While there are many different places in the health care system that can be reformed, it is this unintentional abuse that is causing much of the trouble. And while this will not help to greatly increase coverage for those uninsured, it might cause people to save a great deal of money.

In addition, there would be another benefit if people had to pay their own money for smaller medical bills—something that is desperately lacking from the medi-

cal profession—good healthy competition. Doctor's rates would be limited to what their patients were willing to pay (which considering how most people treasure their good health would still be fairly high, but there would be a limit.) Having health insurance firms pay for everything insulates people from the costs they incur with various routine physicals, etc. If this money came out of your own pocket, people would be far more careful in what they paid for various services, just as they are in every other aspect of the economy, from cars to televisions.

Some health care plans that have surfaced in Congress recently have even included the idea of medical savings accounts, which basically take a certain percentage of a person's salary and save it in an IRA-like account.

From this account a person would purchase whatever regular health care they desire, buying as much or as little as they would like, and then be allowed to take the yearly remainder and spend it as they want. This would serve many purposes simultaneously, as it

would not only provide a stimulus for medical competition in both cost and quality to attract patients, but it would also allow people to leave the insurance system unburdened with an endless stream of \$100 or smaller claims that really could be paid by the patient at a lower overall cost to society.

Admittedly, no system is perfect and this one does have the flaw that is present in all aspects of the capitalist society—some people will be able to access more and better health care than other, less fortunate people. This, however, is just another reason for people of all races, classes, and backgrounds to strive to make their lot in America better.

This system would free up a huge amount of money for other things and would even make the medical establishment less stodgy and more flexible in cost and quicker to raise the quality of its service for the same reason that all companies try harder. Let the unfettered power of human desire work its magic in the medical system.

## TV doesn't cause violence

**Brian Haskell**  
Staff Writer

Sometimes I just think that people like to complain too much. Let me explain a little (in other words, try to justify why I'm complaining about people.)

The particular situation that I've seen far too many people far too concerned with lately is television (and to a lesser degree, cinematic) violence. They say it has a negative impact on small developing minds, making them insensitive to violence. Some even believe it is responsible for rising crime in recent years, that it glorifies violence and makes it look like fun.

First of all, I believe that if you look back in time, there are incidents of random senseless violence for entertainment that pre-date television for at least, oh, two-and-a-half-thousand years. Look at the Roman gladiator scene: a large crowd of people watching two beefy scantily clad men fight

each other to the death, with various implements of death given to each. They even had handicapping for really skilled (or lucky) "actors."

For some reason, I'm glad that our form of entertainment has evolved as far as it has—i.e., no one is supposed to die, only look like it. Violence will always sell, as will sex.

Violence happens in the real world, too. Sad as that may be, violence and ugliness on TV (though still at best a poor representation of reality) are a better prep course for Real Life than Barney the Big Happy Dinosaur. Any child who grows believing everything this guy says will not only have a big shock upon entering Real Life, but will actually be unable to function in life. I know that's stretching things a little bit (anyone who makes it to High School and still watches and believes Barney should seek professional help) but I'm trying to make

a point here.

It strikes me as odd that with all the people who object to violence on TV, that violence still exists in reality. I mean, if they're so against violence, why aren't they out trying to make the world a little more peaceful?

I think that it's because these people just want to live a sheltered little life, having their entertainment delivered to them in neat half-hour violence-free packages, and not have to think about the fact that the world that the rest of us live in is not quite that clean and perfect, that things don't always work out for the best and sometimes it takes more than 30 minutes to solve all our problems.

Personally, my solution to the whole problem would be to hurl all the TVs in the world out the window and do something constructive with your time. Maybe if everybody did that, the world would be a nicer place or something.

Except for all the broken televisions on the sidewalk.

### The SGA Desk

## Get involved on campus

**Jason Clark**  
SGA President

This coming year is one that I am sure very few of us will ever forget, as far as Drew is concerned. The University will be undergoing many changes in the coming year, and it is our job as students to ensure that there are more positive changes than negative ones. This is an attainable goal for the student government association so long as we have student support and sustained student interest.

The key to success this year is communication. In that, I mean communication between different departments on campus, between administrators and students, and perhaps most importantly between students themselves.

I am looking forward to a year where the major student-run organizations effectively cooperate with one another. Students will be much more effective in accomplishing their goals if leaders of student government from the College Liberal Arts, the Graduate School, and the Theological School work together with the leaders of various campus organizations such as the University Programming Board, The Acorn, and WMNJ.

I can not stress enough the importance of getting involved in an organization here on campus; the opportunities that evolve out of them are endless. As we have seen in past years, an apathetic campus is capable of very little even if there is a high degree of coopera-

tion among organizations.

Communication between students is also very important on the personal level. I especially encourage people to speak to me; I am encouraging everyone to speak to a student government representative. I will never be too busy to answer a question or listen to comments or criticisms.

There are many things that need to be addressed this year. The first thing is the situation with the new Valadine system, specifically in regard to the snack bar. I have met with various members of the administration and expressed concerns that I feel are universal among most students.

As all upperclassmen know, and every new student will soon find out, it seems things take longer to finalize at Drew than they do anywhere else. I have come to realize there are many staff and student interests. Implementing change often seems to take forever. By nature, I am not the most patient of individuals. However, I feel that if we give administrators the appropriate amount of time and if we express enough concern, the new system will develop into one that is not only fair to daka, but to students as well.

I am really looking forward to this year, as I hope all of you are. Finally, election petitions are available at the U.C. Desk and are due in the SGA office by September 19. Elections will be held on September 26th.

## The modern McCarthyism

**John Hwang**  
Staff Writer

I believe the saying goes something like: The more things change, the more they remain the same. Like most hackneyed adages, there's a reason this expression became a cliché—it's true. Anyone who's taken a U.S. History course can tell you that this country's last era of major repression was the fifties. During this time span, America was grasped at the wrist like toddlers by conservative thought and belief, censorship, oppression, and oligarchy that have been summed up in our textbooks as McCarthyism. People's actions were carefully monitored and scrutinized on a daily basis; privacy became a vague concept that was often simply discarded. Some people today think back to (or read about depending on the person's age) the fifties with awe. How could our nation live under such rigid and

ridiculous guidelines?

Well, it's happening again. We are once again living in a society where the things we say, the way we behave, and thus the way we think are being altered, slowly but surely. If you steal a hundred dollars from somebody, the person would probably notice rather quickly that the money was missing. But if you take a dollar a day, for a hundred days, it might go completely undetected.

We are being robbed. Only this time, the culprits are not the conservatives, but rather the liberals. In this day and age, I'm not an Oriental, I'm an Asian. One dollar. In this day and age, people aren't old, they're mature. Another dollar. We have created euphemism after euphemism to replace "bad" words in our language. When will the day come when these euphemisms will have to be replaced with new ones?

In this day and age, a man can be taken to court because he "inhu-

manely" killed a rat believing that his grandchildren might be in danger. Parents cannot discipline their children (even by non-corporal measures) in public for fear of child abuse charges. In Florida, a man cannot move a tree from one end of his yard to the other because his property sits on part of an environmentally protected land and moving the tree would thus be defacement.

The concept of left wing and right wing always amused me. The further you go down either direction, the more similar they seem to become. No matter the battle cry of the reactionary or revolutionary, fanatics are fanatics at the core, and we can't allow them to tell us how to live our lives. Sooner or later we'll either catch this trend in time, such as with the repression of the fifties, or we'll find our pockets picked clean of all the wealth that this nation can potentially provide. To prevent the latter from occurring, just guard your treasure carefully.

## Clinton's foreign policy

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never have moved all of their illicit materials to secret facilities by now. The Rwandan disaster was easily preventable except that Clinton hesitated for three days before starting the airlift to the refugee swamped border towns. Had Clinton simply acted quickly (and one does not need hindsight to see that having 500,000 people move into a few towns of less than 1,000 is a disaster) and sent in relief supplies quickly, thousands of deaths could have been averted, and perhaps the situation brought

under control much more quickly.

Lastly, it seems likely that Haiti will be invaded soon. If this happens, you can be sure that some U.S. servicemen will be killed, whether through accident or hostile action. What will this invasion solve? Will the U.S. have to occupy the nation of Haiti for years to come to maintain stability? It seems that President Clinton is heading toward another foreign policy disaster, invading a country with no strategic value, needed resources, or any other valid reason for military intervention.